Page 1 of 36 Document B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition EASTERN DIVISION (CHICAGO)** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Jones, Sean B. Jones, Angela B. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-2153 than one, state all): xxx-xx-6047 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1934 Raintree Rd. 1934 Raintree Rd. Yorkville, IL Yorkville, IL ZIP CODE ZIP CODE 60560 60560 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Kendall Kendall Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a business debts. (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-____ 200-999 50,001-∐ 50-99 **___** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets

\$50,000,001

\$50,000,001

to \$100 million

to \$100 million

\$100,000,001

to \$500 million

\$100,000,001

to \$500 million

\$500,000,001

\$500,000,001 More than

to \$1 billion

to \$1 billion

More than

\$1 billion

\$1 billion

\$10,000,001

to \$50 million

\$10,000,001

to \$50 million

\$50,001 to

\$50,001 to

\$50,000 \$100,000

Estimated Liabilities

\$50,000 \$100,000

\$0 to

\$100,001 to \$500,001

\$100,001 to \$500,001

to \$1 million

to \$1 million

\$500,000

\$500,000

\$1,000,001

\$1,000,001

to \$10 million

to \$10 million

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main

Document Page 2 of 36

31 (C	omicial Form 1) (1/08)	1 ago 2 01 00		Page 2
	Duntary Petition			
(11	nis page must be completed and filed in every case.)			
Loca	All Prior Bankruptcy Cases Filed Within Last tion Where Filed:	· · · · · · · · · · · · · · · · · · ·		•
No		Case Number.	Date File	u.
Loca	tion Where Filed:	Case Number:	Date File	d:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	y Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Case Number: Date Filed: Relationship: Date Filed: Relationship: Judge: Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (the or she) may proceed under chapter 7.11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ David Linde		
Nam	e of Debtor:	Case Number:	Date File	d:
Distri	ct:	Relationship:	Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	I, the attorney for the p informed the petitioner of title 11, United State such chapter. I further	(To be completed if debtor is a whose debts are primarily consetitioner named in the foregoin that [he or she] may proceed us Code, and have explained the certify that I have delivered to the certification of t	sumer debts.) g petition, declare that I have under chapter 7, 11, 12, or 13 e relief available under each
		X /s/ David Lind	e	10/28/2008
		X /s/ David Linde 10/28/2008 David Linde Date Exhibit C own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
Doe	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and	identifiable harm to public heal	th or safety?
	Exi	nibit D		
(То	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and materials.	•	·	Exhibit D.)
If th	is is a joint petition:			
	Exhibit D also completed and signed by the joint debtor is attach-	ed and made a part of	this petition.	
			ie	
✓	, , , , ,	business, or principal		80 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pen	ding in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	•		sidential Property	
	·	•	necked, complete the follow	wing.)
	\overline{a}	Name of landlord that	obtained judgment)	
	` 		,	
	(,	Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the second control of the control of the second control of		·	mitted to cure the entire
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become	due during the 30-day per	riod after the filing of the
\Box	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362	(I)).	

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Page 3 of 36 Document B1 (Official Form 1) (1/08) Page 3 Sean B. Jones **Voluntary Petition** Name of Debtor(s): Angela B. Jones (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ Sean B. Jones Sean B. Jones X /s/ Angela B. Jones (Signature of Foreign Representative) Angela B. Jones (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 10/28/2008 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ David Linde defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and David Linde Bar No. 6209104 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a The Fox Valley Legal Group, LLC maximum fee for services chargeable by bankruptcy petition preparers, I have 1444 N. Farnsworth Ave. #113 given the debtor notice of the maximum amount before preparing any document Aurora, IL 60505 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No. (630) 898-6500 Fax No. (708) 386-1099 Printed Name and title, if any, of Bankruptcy Petition Preparer 10/28/2008 Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Sig	nature of Authorized Individual	
Prir	nted Name of Authorized Individual	
Title	e of Authorized Individual	
Dat	0	

Χ

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

Document Page 4 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Sean B. Jones	Case No.	
	Angela B. Jones		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

_	not required to receive a credit counseling briefing because of: d by a motion for determination by the court.]	[Check the applicable statement.] [Must be
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by rebe incapable of realizing and making rational decisions with res	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impart effort, to participate in a credit counseling briefing in person, by	
	Active military duty in a military combat zone.	
_	United States trustee or bankruptcy administrator has determined 109(h) does not apply in this district.	d that the credit counseling requirement of
I certify und	er penalty of perjury that the information provided above is	true and correct.
Signature of	Debtor: /s/ Sean B. Jones Sean B. Jones	
Date:1	0/28/2008	

Official Form 1, Exhibit D (10/06)

Document Page 6 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

N RE:	Sean B. Jones	Case No.	
	Angela B. Jones		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CILEDIT GOGINGELING REGGINELINEIT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // Angela B. Jones Angela B. Jones
Date:10/28/2008

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 8 of 36

B6A (Official Form 6A) (12/07)

In re Sean B. Jones
Angela B. Jones

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1934 Raintree Rd. Yorkville, Illinois	Mortgage	C	\$350,000.00	\$328,910.00

Total: \$350,000.00 (Report also on Summary of Schedules)

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 9 of 36

B6B (Official Form 6B) (12/07)

In re **Sean B. Jones Angela B. Jones**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$50.00
Checking, savings or other financial accounts, certificates of deposit		Checking/Savings @ Bank of America	С	\$700.00
or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Checking @ Fifth Third	С	\$150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Misc. Household Goods	С	\$3,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	С	\$400.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 10 of 36

B6B (Official Form 6B) (12/07) -- Cont.

ln re	Sean B. Jones
	Angela B. Jones

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		ETrade Account	С	\$2,922.00
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 11 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re Sean B. Jones
Angela B. Jones

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevy Suburban	С	\$7,000.00
		2005 Pontiac Bonneville	С	\$7,000.00

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 12 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re Sean B. Jones
Angela B. Jones

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1997 Pontiac Sunfire	С	\$200.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.		Time Share in Orlando, FL	С	Unknown
(Include amounts from any contil	nuat	continuation sheets attached Tota ion sheets attached. Report total also on Summary of Schedules.)	l >	\$21,422.00

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 13 of 36

B6C (Official Form 6C) (12/07)

In re	Sean B. Jones
	Angela B. Jones

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Checking/Savings @ Bank of America	735 ILCS 5/12-1001(b)	\$700.00	\$700.00
Checking @ Fifth Third	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Misc. Household Goods	735 ILCS 5/12-1001(b)	\$3,000.00	\$3,000.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$400.00	\$400.00
ETrade Account	735 ILCS 5/12-1001(b)	\$2,922.00	\$2,922.00
2003 Chevy Suburban	735 ILCS 5/12-1001(c)	\$1,672.00	\$7,000.00
1997 Pontiac Sunfire	735 ILCS 5/12-1001(c)	\$200.00	\$200.00
Time Share in Orlando, FL	735 ILCS 5/12-1001(b)	Unknown	Unknown
		\$9,094.00	\$14,422.00

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 14 of 36

B6D (Official Form 6D) (12/07) In re Sean B. Jones Angela B. Jones

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or rias no creations holding secured ciaims	-	- 1			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Chase Automotive Finance PO Box 78101 Phoenix, AZ 85062-8101		С	DATE INCURRED: NATURE OF LIEN: Lien on Vehicle COLLATERAL: 2005 Pontiac Bonneville REMARKS: VALUE: \$7,000.00				\$7,652.00	\$652.00
ACCT #: 2004682585-5 CitiMortgage, Inc. PO Box 183040 Columbus, OH 43218-3040	-	С	VALUE: \$7,000.00 DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 1934 Raintree Rd. REMARKS:				\$328,910.00	
ACCT #: 034903867966 GMAC 15303 S. 94th Ave. Orland Park, IL 60462		С	VALUE: \$350,000.00 DATE INCURRED: NATURE OF LIEN: Lien on Vehicle COLLATERAL: 2003 Chevy Suburban REMARKS: VALUE: \$7,000.00				\$5,328.00	
			φτ,υυυ.υυ					
Subtotal (Total of this Page) > \$341,890.00 \$652.00								
Total (Use only on last page) > \$341,890.00 \$652.00								
No continuation about attached							(Penort also on	(If applicable

No ____continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 15 of 36

B6E (Official Form 6E) (12/07)

In re Sean B. Jones
Angela B. Jones

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.
	No continuation sheets attached

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 16 of 36

B6F (Official Form 6F) (12/07) In re Sean B. Jones Angela B. Jones

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 9289 Bank of America / Fleet Bankcard PO Box 26012 Greensboro, NC 27420		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$11,937.00
ACCT#: 400344255080 Capital One Bank Attn: c/o TSYS Debt Management PO Box 5155 Norcross, GA 30091		С	DATE INCURRED: 04/2005 CONSIDERATION: Credit Card REMARKS:				\$14,211.00
ACCT #: 517805253982 Capital One Bank Attn: c/o TSYS Debt Management PO Box 5155 Norcross, GA 30091		С	DATE INCURRED: 03/2005 CONSIDERATION: Credit Card REMARKS:				\$13,180.00
ACCT #: 426690202143 Chase Attention: Banktruptcy Dept. PO Box 100018 Kennesaw, GA 30156		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$8,222.00
ACCT #: 542418057935 CitiBank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64915		С	DATE INCURRED: 12/2003 CONSIDERATION: Credit Card REMARKS:				\$17,904.00
ACCT #: 374350022826801 CitiBank Po Box 6241 Sioux Falls, SD 57117		С	DATE INCURRED: 06/2006 CONSIDERATION: Credit Card REMARKS:				\$4,396.00
continuation sheets attached	1	(Rep	(Use only on last page of the completed Sc port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedı le, o	ota ule l n th	l > F.) ne	\$69,850.00

Document

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Page 17 of 36

B6F (Official Form 6F) (12/07) - Cont.

In re Sean B. Jones Angela B. Jones

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2201160 Citibank Student Services 701 E. 60th St. Sioux Falls, SD 57104		С	DATE INCURRED: CONSIDERATION: Educational REMARKS: 05/30/2000				\$11,089.00
ACCT #: 040458012852 Kohls Attn: Recovery PO Box 3120 Milwaukee, WI 53201		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: 11/2004				\$2,378.00
ACCT #: 62713R0000259 NCO Financial Systems PO Box 182965 Columbus, OH 43218		С	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for - Podiatry Assoc. REMARKS:				\$104.00
Sheet no1 of1 continuation she	ets	attac	Lend to S	ubto	l tal ·		\$13,571.00
Schedule of Creditors Holding Unsecured Nonpriority C		IS	(Use only on last page of the completed So ort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	T hed: ole, o	ota ule on th	l > F.) ne	\$83,421.00

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 18 of 36

B6G (Official Form 6G) (12/07)

In re Sean B. Jones
Angela B. Jones

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 19 of 36

B6H (Official Form 6H) (12/07)

In re Sean B. Jones Angela B. Jones

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.46:- 6

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 20 of 36

B6I (Official Form 6I) (12/07)

In re Sean B. Jones
Angela B. Jones

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$6,920.33 \$0.00 2. Estimate monthly overtime \$0.00 \$0.00 3. SUBTOTAL \$6,920.33 \$0.00 4. LESS PAYROLL DEDUCTIONS	Debtor's Marital Status:		Dependents	of Debtor and Spous	e	
Employment:	Married	Relationship(s): Daughter	Age(s): 16	Relationship(s):		Age(s):
Debtor	Warreu	Son	13			
Debtor Spouse Homemaker			8			
Occupation VP of Transporation Name of Employer Eby-Brown 3 yrs. Address of Employer 280 W. Shuman Blvd. Naperville, Illinois Naperville, Illi		Daughter	1			
Name of Employer Eby-Brown Address of Employer 280 W. Shuman Blvd. Naperville, Illinois Sepus 280 W. Shuman Blvd. Naperville, Illinois Sepus	Employment:	Debtor		Spouse		
How Long Employer	Occupation	VP of Transporation		Homemaker		
Address of Employer 280 W. Shuman Blvd. Naperville, Illinois	Name of Employer	Eby-Brown				
Naperville, Illinois		-				
INCOME: (Estimate of average or projected monthly income at time case filled)	Address of Employer	280 W. Shuman Blvd.				
Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$6,920.33 \$0.00 \$0.00		Naperville, Illinois				
Subtrotail Sub					DEBTOR	SPOUSE
SUBTOTAL S6,920.33 SUBTOTAL LESS PAYROLL DEDUCTIONS S78.72 S0.00			rate if not paid month	ly)		\$0.00
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes (includes social security tax if b. is zero) b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) i. Other (Specify) j. Other monthly income (Specify): j. Other monthly income (S		ertime			\$0.00	\$0.00
a. Payroll taxes (includes social security tax if b. is zero) b. Social Security Tax c. Medicare c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) Med Pre-Save h. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) k. Other (Specify) f. Retirement g. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) s. Other (Specify) k. Other (Specify) k. Other (Specify) s. Other (Specify) k. Other (Specify) s. Other (Specify) k. Other (Specify) s. Othe		DUCTIONS			\$6,920.33	\$0.00
b. Social Security Tax \$407.20 \$0.00 c. Medicare \$95.25 \$0.00 c. Medicare \$95.25 \$0.00 \$95.25 \$0.00 d. Invarance \$33.3.75 \$0.00 \$0.00 f. Retirement \$0.00 \$0.00 \$0.00 \$0.00 f. Collective \$0.00 \$0.0			ero)		\$578.72	\$0.00
c. Medicare \$95.25 \$0.00 d. Insurance \$333.75 \$0.00 e. Union dues \$0.00 \$0.00 f. Retirement \$0.00 \$0.00 g. Other (Specify) \$43.33 \$0.00 h. Other (Specify) \$0.00 \$0.00 i. Other (Specify) \$0.00 \$0.00 j. Other (Specify) \$0.00 \$0.00 k. Other (Specify) \$0.00 \$0.00 j. Other (Specify) \$0.00 \$0.00 k. Other (Specify) \$0.00 \$0.00 j. Incerest (Specify) \$0.00 \$0.00 j. Incerest (Specify) \$0.00 \$0.00 j. Other (Specif			510)			\$0.00
e. Union dues f. Retirement g. Other (Specify)	-				•	\$0.00
f. Retirement g. Other (Specify)	d. Insurance				\$333.75	\$0.00
Solidar (Specify) Med Pre-Save \$43.33 \$0.00						\$0.00
N. Other (Specify) \$0.00 \$						\$0.00
i. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) k. Other (Specify) k. Other (Specify) substituting the state of the stat		Med Pre-Save		_	·	
j. Other (Specify)				_		
\$ 0.00 \$ 0.00				_	·	
5. SUBTOTAL OF PAYROLL DEDUCTIONS \$1,458.25 \$0.00 6. TOTAL NET MONTHLY TAKE HOME PAY \$5,462.08 \$0.00 7. Regular income from operation of business or profession or farm (Attach detailed stmt) \$0.00 \$0.00 8. Income from real property \$0.00 \$0.00 9. Interest and dividends \$0.00 \$0.00 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above \$0.00 \$0.00 11. Social security or government assistance (Specify): \$0.00 \$0.00 12. Pension or retirement income \$0.00 \$0.00 13. Other monthly income (Specify): \$0.00 \$0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$0.00 \$0.00 14. SUBTOTAL OF LINES 7 THROUGH (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00				_		\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): 12. Pension or retirement income 13. Other monthly income (Specify): a. b. c. c. 14. SUBTOTAL OF LINES 7 THROUGH 13 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$0.00 \$	· · · · · · · · · · · · · · · · · · ·	ROLL DEDUCTIONS		_		\$0.00
8. Income from real property \$0.00 \$0.00 9. Interest and dividends \$0.00 \$0.00 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above \$0.00 \$0.00 11. Social security or government assistance (Specify): \$0.00 \$0.00 12. Pension or retirement income \$0.00 \$0.00 13. Other monthly income (Specify): \$0.00 \$0.00 a. \$0.00 \$0.00 b. \$0.00 \$0.00 c. \$0.00 \$0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$0.00 \$0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00	6. TOTAL NET MONTH	HLY TAKE HOME PAY			\$5,462.08	\$0.00
9. Interest and dividends \$0.00 \$0.00 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): Pension or retirement income			ssion or farm (Attach	detailed stmt)	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above \$0.00 \$0.00 11. Social security or government assistance (Specify): \$0.00 \$0.00 12. Pension or retirement income \$0.00 \$0.00 13. Other monthly income (Specify): \$0.00 \$0.00 a					·	\$0.00
that of dependents listed above 11. Social security or government assistance (Specify): 12. Pension or retirement income				1.14.1	·	
\$0.00 \$0.00			to the debtor for the	debtor's use or	\$0.00	\$0.00
12. Pension or retirement income \$0.00 \$0.00 13. Other monthly income (Specify): \$0.00 \$0.00 a. \$0.00 \$0.00 b. \$0.00 \$0.00 c. \$0.00 \$0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$0.00 \$0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00	11. Social security or go	vernment assistance (Specify):			40.00	A
13. Other monthly income (Specify): a.	10 D					· ·
a. \$0.00 \$0.00 b. \$0.00 \$0.00 c. \$0.00 \$0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$0.00 \$0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00						\$0.00
c. \$0.00 \$0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$0.00 \$0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00	•					\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13 \$0.00 \$0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00	b				•	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$5,462.08 \$0.00						\$0.00
					\$0.00	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$5.462.08	15. AVERAGE MONTHL	_Y INCOME (Add amounts shov	vn on lines 6 and 14)		\$5,462.08	\$0.00
To. Combine to make the contract in the contract of the contra	16. COMBINED AVERA	GE MONTHLY INCOME: (Comb	oine column totals fro	m line 15)	\$5,4	62.08

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 21 of 36

B6J (Official Form 6J) (12/07)

IN RE: Sean B. Jones
Angela B. Jones

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tin be because the complete state. The average monthly expenses calculated from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$2,977.22
a. Are real estate taxes included? ☑ Yes ☐ No	, , , , , , , , , , , , , , , , , , ,
b. Is property insurance included? ✓ Yes No	
2. Utilities: a. Electricity and heating fuel	\$375.00
b. Water and sewer	\$85.00
c. Telephone	\$75.00
d. Other:	
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$500.00
5. Clothing	\$125.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$70.00
8. Transportation (not including car payments)	\$200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$25.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	\$160.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Suburban	\$682.00
b. Other: Student Loan	\$116.00
c. Other:	, , , , , , , , , , , , , , , , , , , ,
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$5,460.22
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	a the filing of this
document: None.	3 · · · 3 · · ·
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$5,462.08
b. Average monthly expenses from Line 13 do Schedule 1	\$5,460.22
c. Monthly net income (a. minus b.)	\$1.86

B6 Summary (Official Form 6 - Summary) (12/07)

Document Page 22 of 36

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Sean B. Jones
Angela B. Jones

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$350,000.00		
B - Personal Property	Yes	4	\$21,422.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$341,890.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$83,421.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,462.08
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$5,460.22
	TOTAL	14	\$371,422.00	\$425,311.00	

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 23 of 36

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Sean B. Jones
Angela B. Jones

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$11,089.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$11,089.00

State the following:

Average Income (from Schedule I, Line 16)	\$5,462.08
Average Expenses (from Schedule J, Line 18)	\$5,460.22
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,335.50

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$652.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$83,421.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$84,073.00

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 24 of 36

In re Sean B. Jones Angela B. Jones

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have resheets, and that they are true and correct to the bes	16	
,		
Date 10/28/2008	Signature _/s/ Sean B. Jones	
	Sean B. Jones	
Date 10/28/2008	Signature _ /s/ Angela B. Jones	
	Angela B. Jones	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

Document Page 25 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

ln re:	Sean B. Jones	Case No.	
	Angela B. Jones	_	(if known)

		STATEMENT OF FINANCIAL AFFAIRS				
	1. Income from emp	1. Income from employment or operation of business				
None	including part-time activiti case was commenced. S maintains, or has maintain beginning and ending dat	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a point petition is not filed.)				
	AMOUNT	SOURCE				
	YTD: \$68,509 2007: \$133,472 2006: \$110,034	Employment				
	2. Income other tha	n from employment or operation of business				
None ✓	two years immediately pre	ne received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the eceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse ors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed.				

3. Payments to creditors

Complete a. or b., as appropriate, and c.

unless the spouses are separated and a joint petition is not filed.)

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

EASTERN DIVISION (CH		EASTERN DIVISION (CHICAGO)	
In re:	Sean B. Jones	Case No.	
	Angela B. Jones		(if k

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	5. Repossessions	s, forec	losures	and	returns
ıe	List all property that he	c boon r	2222222	d by	o croditor

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

Nor

 \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
The Fox Valley Legal Group, LLC
1444 N. Farnsworth Ave. #113
Aurora, IL 60505

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 09/30/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,600.00

(if known)

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Sean B. Jones	Case No.	
	Angela B. Jones		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	۸r	10

11. Closed financial accounts

 $\overline{\checkmark}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

 $\overline{\mathbf{Q}}$

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

 $\overline{\mathbf{Q}}$

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Sean B. Jones Case No.
Angela B. Jones (if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 3				
None	b. List the name and address of every site for which the de Indicate the governmental unit to which the notice was sen	•	•		
None	ne c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.				
	18. Nature, location and name of business				
None 🗹	dates of all businesses in which the debtor was an officer,	director, partner, or r	on numbers, nature of the businesses, and beginning and ending nanaging executive of a corporation, partner in a partnership, ner full- or part-time within six years immediately preceding the the voting or equity securities within six years immediately		
	If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.				
If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.					
None	b. Identify any business listed in response to subdivision a	a., above, that is "sing	gle asset real estate" as defined in 11 U.S.C. § 101.		
[If co	mpleted by an individual or individual and spouse]				
	lare under penalty of perjury that I have read the answ hments thereto and that they are true and correct.	ers contained in th	e foregoing statement of financial affairs and any		
Date 10/28/2008 Signature/s/ Sean B. Jones					
		of Debtor	Sean B. Jones		
Date	10/28/2008	Signature	/s/ Angela B. Jones		
		of Joint Debtor (if any)	Angela B. Jones		
	lty for making a false statement: Fine of up to \$500,0 .S.C. §§ 152 and 3571	00 or imprisonmen	t for up to 5 years, or both.		

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 29 of 36

Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones CASE NO Angela B. Jones

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.					
I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.					
☐ I intend to do the following with	n respect to the property of the estate v	vhich secures th	nose debts or	is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Pontiac Bonneville	Chase Automotive Finance	✓			
1934 Raintree Rd.	CitiMortgage, Inc.				
2003 Chevy Suburban	GMAC				
Description of Leased Property	Lessor's Name	Lease will be assumed purs to 11 U.S.0 § 362(h)(1)(uant C.		

None

Case 08-29083 Doc 1 Filed 10/28/08 Entered 10/28/08 12:46:55 Desc Main Document Page 30 of 36

Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones CASE NO

Angela B. Jones

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date	10/28/2008	Signature /s/ Sean B. Jones
		Sean B. Jones
Doto	10/28/2008	Signature _ /s/ Angela B. Jones
Date	10/20/2000	
		Angela B. Jones

B201 (04/09/06)

Document Page 31 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones
Angela B. Jones

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

Document Page 32 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones
Angela B. Jones

Fax: (708) 386-1099

Page 2

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

l,	David Linde	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by	§ 342(b) of the Bankruptcy Code.	
/s/ David Li	nde	
David Linde	, Attorney for Debtor(s)	
Bar No.: 620	9104	
The Fox Val	ley Legal Group, LLC	
1444 N. Far	nsworth Ave. #113	
Aurora, IL 6	0505	
Phone: (630) 898-6500	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Sean B. Jones	X /s/ Sean B. Jones	10/28/2008
Angela B. Jones	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Angela B. Jones	10/28/2008
Case No. (if known)	Signature of Joint Debtor (if any)	Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

CASE NO IN RE: Sean B. Jones

Angela B. Jones

CHAPTER 7

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY	FOR DEBIOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ban that compensation paid to me within one year services rendered or to be rendered on behalf is as follows:	before the filing of the petition in bankrupt	cy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$1,600.00
	Prior to the filing of this statement I have rece	ived:	\$1,600.00
	Balance Due:	_	\$0.00
2.	The source of the compensation paid to me w	/as:	
	✓ Debtor ☐ Other	(specify)	
3.	The source of compensation to be paid to me	is:	
	✓ Debtor ☐ Other	(specify)	
4.	✓ I have not agreed to share the above-disassociates of my law firm.	closed compensation with any other perso	n unless they are members and
		ed compensation with another person or pagreement, together with a list of the name	
5.	In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situation, bankruptcy; b. Preparation and filing of any petition, sche c. Representation of the debtor at the meeting	and rendering advice to the debtor in dete	rmining whether to file a petition in may be required;
6.	By agreement with the debtor(s), the above-d	isclosed fee does not include the following	services:
		CERTIFICATION	
	I certify that the foregoing is a complete starepresentation of the debtor(s) in this bankrup		for payment to me for
	10/28/2008	/s/ David Linde	
	Date	David Linde The Fox Valley Legal Group, LLC 1444 N. Farnsworth Ave. #113 Aurora, IL 60505 Phone: (630) 898-6500 / Fax: (708)	Bar No. 6209104 386-1099

Document Page 34 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Sean B. Jones

Angela B. Jones

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	10/28/2008	/s/ Sean B. Jones
		Sean B. Jones
Date	10/28/2008	/s/ Angela B. Jones Angela B. Jones

Bank of America / Fleet Bankcard PO Box 26012 Greensboro, NC 27420

Capital One Bank
Attn: c/o TSYS Debt Management
PO Box 5155
Norcross, GA 30091

Chase

Attention: Banktruptcy Dept. PO Box 100018 Kennesaw, GA 30156

Chase Automotive Finance PO Box 78101 Phoenix, AZ 85062-8101

CitiBank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64915

CitiBank Po Box 6241 Sioux Falls, SD 57117

Citibank Student Services 701 E. 60th St. Sioux Falls, SD 57104

CitiMortgage, Inc. PO Box 183040 Columbus, OH 43218-3040

Equifax PO Box 740256 Atlanta, GA 30374 Experian PO Box 9532 Allen, TX 75013

GMAC 15303 S. 94th Ave. Orland Park, IL 60462

Kohls
Attn: Recovery
PO Box 3120
Milwaukee, WI 53201

NCO Financial Systems PO Box 182965 Columbus, OH 43218

Trans Union PO Box 6790 Fullerton, CA 92834